

What is claimed is:

1. A computer based method for carrying out an incentive award program by a business entity comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

2. The method of claim 1, further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

3. The method of claim 1, wherein participating is selected from the group consisting of: participating only by carrying out the incentive award program and participating not only by carrying out the incentive award program but additionally as a transacting party.

4. The method of claim 1, wherein the transacting party comprises any entity engaging in a quantifiable transaction, the transaction characterized by the business entity providing an incentive award.

5. The method of claim 1, wherein at least two of the transacting parties are recipients, and wherein a total incentive award for the quantifiable transaction is the sum of all incentive awards provided to each recipient in the transaction, the business entity determining the portion of the total award provided to each recipient.

6. The method of claim 1, wherein at least one of the transacting parties pays a fee to the business entity, the transacting party acting as a supplier to a customer and the customer being provided an incentive award by the business entity.

7. The method of claim 6, wherein at least one real estate agent becomes a transacting party by paying a fee to the business entity, and wherein the business entity provides the incentive award to at least one recipient, the at least one recipient being selected from the group consisting of the seller of the property, the buyer of the property, the lessor of the property, the

lessee of the property, the real estate agent for the seller, the real estate agent finding the buyer, the real estate agency listing the property, the multiple listing service provider, the real estate agency with which the agent finding the buyer is affiliated, and the real estate agency with which the agent representing the seller is affiliated.

8. The method of claim 1, wherein determining at least one of the transacting parties to be a recipient comprises the business entity choosing which of the transacting parties are to be encouraged to engage in the quantifiable transaction.

9. The method of claim 1, wherein the recipient designates at least one other party to receive at least a part of the recipient's incentive award, said other party comprising any entity.

10. The method of claim 1, wherein the plurality of vehicles for investment comprises any investment vehicle in which the business entity chooses to provide the incentive award.

11. The method of claim 1, wherein the plurality of vehicles for investment is selected from the group consisting of money market funds, bonds, equities, mutual funds, corporate bonds, government bonds, value of entities in which the business entity cannot issue instruments of ownership leading to dilution of the unit value of previously issued instruments, options, warrants, restricted stock, shares of common stock, shares of preferred stock, shares of tracking stock, municipal bonds and value of entities in which the business entity can issue instruments of ownership leading to dilution of the unit value of previously issued instruments.

12. The method of claim 1, wherein the plurality of vehicles for investment comprises equity in the value of the business entity, and wherein the equity investment is in the form of shares of stock, and wherein the value is the market capitalization of said business entity, that is the sum calculated by multiplying the value of said share of stock as listed on a stock exchange by the number of the shares outstanding.

13. The method of claim 1, wherein the plurality of vehicles for investment comprises a set of investments having a range in degree of speculative risk from a minimal degree to a maximal degree, wherein the minimal degree of speculative risk comprises a safe investment in which the amount of the incentive award is not at risk; and wherein the maximal degree of speculative risk comprises a high risk investment with potential for substantial gain.

14. The method of claim 2, wherein a recipient choosing the incentive award further comprises the steps of:

- a. inviting a recipient to choose at least one investment from a plurality of investment vehicles as the incentive award; and
- b. the recipient identifying to the business entity the at least one investment as the incentive award.

15. The method of claim 1, wherein the incentive award gets larger as the value of the quantifiable transaction gets larger.

16. The method of claim 1, wherein the value of the quantifiable transaction comprises the total revenue amount of the transaction.

17. The method of claim 15, wherein a larger incentive award is provided when at least two measures of the transaction are more valuable to the business entity, said measures selected from the group consisting of profitability of the transaction to the business entity, the transaction's total revenue amount and at least one parameter indicative of geographical location related to the transaction.

18. The method of claim 1, wherein the incentive award is in the value of at least one entity in which the business entity can issue instruments of ownership, wherein said instruments are selected from the group consisting of shares, restricted stock, options and warrants, whereby the business entity's issuing said rights leads to dilution of the unit value of previously issued instruments.

19. The method of claim 18, wherein the amount of the incentive award is based upon the value of the transaction for which the award is granted, said transaction occurring within a predefined period, relative to the total value of all transactions for which incentive awards were awarded during the predefined period.

20. The method of claim 18, wherein a ratio between the value of the incentive award and the value of the quantifiable transaction remains in effect for a predefined period of time, and wherein a larger incentive award is provided when at least two measures of the transaction are more valuable to the business entity, said measures selected from the group consisting of profitability of the transaction to the business entity, the transaction's total revenue amount and at least one parameter indicative of geographical location related to the transaction.

21. The method of claim 18, wherein a ratio between the value of the incentive award and the value of the quantifiable transaction applicable during a predefined initial period of operation of the incentive award program is larger than during subsequent periods.

22. The method of claim 18, wherein a sum of progressively smaller incentive awards provided over all of the periods of operation of the incentive award program asymptotically approaches a limit that represents the total incentive awards provided for all quantifiable transactions.

23. The method of claim 1, wherein the step of providing further comprises the steps of:

- a. receiving funding to enable operation of the incentive award program;
- b. determining an amount of the incentive award;
- c. crediting said amount into a recipient's account ;
- d. furnishing periodic statements of account to the recipient; and
- e. cashing-in the incentive award on behalf of the recipient.

24. The method of claim 23, wherein receiving funding comprises receiving income as a fee from at least one fee-paying party, wherein the fee is selected from the group consisting of a fee paid for rights to conduct transactions in a market, a fee paid for rights to conduct transactions in a geographical area, a fee paid for rights to conduct transactions in a medium of commerce, a fee paid for rights to conduct transactions on the Internet, a fee paid per quantifiable transaction, a periodic maintenance fee and a fee paid to defray operating costs of the incentive award program.

25. The method of claim 24, wherein the at least one fee-paying party is selected from the group consisting of the business entity, any transacting party and any non-transacting party.

26. The method of claim 23, wherein determining an amount of the incentive award, wherein the incentive award is in an investment vehicle in which the business entity cannot issue instruments of ownership that lead to dilution of the unit value of previously issued instruments in the investment vehicle, further comprises the step of:

- a. apportioning a part of the funding to fund an investment in the chosen investment vehicle on behalf of the recipient and crediting the apportioning to the recipient's account.

27. The method of claim 23, wherein determining an amount of the incentive award, wherein the incentive award is in an investment vehicle in which the business entity can issue

instruments of ownership that lead to dilution of the unit value of previously issued instruments of ownership in the investment vehicle, further comprises the step of:

- a. determining a number of instruments of ownership in the chosen investment vehicle to be issued on behalf of the recipient and crediting said instruments to the recipient's account.

28. The method of claim 27, further comprising the step of:

- a. estimating on a predetermined date a monetary value of the instruments of ownership in recipient's account by multiplying the number of instruments of ownership credited to the account by the unit value of the instruments on the predetermined date.

29. The method of claim 28, wherein the instruments of ownership credited to the account are shares of stock listed on a stock exchange.

30. The method of claim 23, wherein the cashing-in of the incentive award must occur within a predetermined period after the lapse of a period of time, else the incentive award expires worthless.

31. The method of claim 30, wherein the recipient selects the cashing-in date within the predetermined period.

32. The method of claim 30, wherein the business entity selects the cashing-in date within the predetermined period.

33. The method of claim 23, wherein the cashing-in of the incentive award, wherein the incentive award is an investment in the value of an entity in which the business entity can issue dilutive instruments of ownership, further comprises the steps of:

- a. issuing said instruments in the of the entity in which the business entity can issue instruments of ownership; and
- b. selling the issued instruments, whereby said selling provides funds in the amount of a monetary value of the incentive award, and whereby said selling leads to dilution of the unit value of previously issued instruments of ownership.

34. The method of claim 33, wherein cashing-in of the incentive award further comprises the steps of:

- a. ascertaining on the date of the cashing-in a value of the investment in the chosen investment vehicle; and
- b. transferring the ascertained value to the recipient and deducting the ascertained value from the balance in recipient's account.

35. The method of claim 1, wherein the authorized operator's authority comprises selecting the plurality of vehicles for investment offered as an incentive award.

36. The method of claim 35, wherein the plurality of vehicles for investment comprise at least one investment vehicle in which the authorized operator can issue instruments of ownership, said issue leading to dilution of the unit value of previously issued instruments of ownership.

37. A computer based method for carrying out an incentive award program by a business entity through an Internet portal site comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties and being transacted through an Internet portal site,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment, and
- c. providing the chosen incentive to the recipient,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

38. The method of claim 37, further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

39. The method of claim 37, wherein the quantifiable transaction is transacted from an incentive award web site on the Internet and wherein the Internet portal site provides exclusive access to the incentive award web sites.

40. The method of claim 39, further comprising the step of:

- a. an authorized operator operating at least one incentive award web site.

41. The method of claim 37, wherein participating is selected from the group consisting of: participating only by carrying out the incentive award program and participating not only by carrying out the incentive award program but additionally as a transacting party.

42. The method of claim 37, wherein the transacting party comprises any entity engaging in a quantifiable transaction, the transaction characterized by the business entity providing an incentive award.

43. The method of claim 37, wherein at least two of the transacting parties are recipients, and wherein a total incentive award for the quantifiable transaction is the sum of all incentive awards provided to each recipient in the transaction, the business entity determining the portion of the total award provided to each recipient.

44. The method of claim 37, wherein at least one of the transacting parties pays a fee to the business entity, said transacting party acting as a supplier to a customer and the customer being provided an incentive award by the business entity.

45. The method of claim 37, wherein determining at least one of the transacting parties to be a recipient comprises the business entity choosing which of the transacting parties in a quantifiable transaction are to be encouraged to engage in the transaction.

46. The method of claim 37, wherein the recipient designates at least one other party to receive at least a part of the recipient's incentive award, said other party comprising any entity.

47. The method of claim 37, wherein the plurality of vehicles for investment comprises any investment vehicle in which the business entity chooses to provide the incentive award.

48. The method of claim 37, wherein the plurality of vehicles for investment comprises an equity investment in the value of the business entity.

49. The method of claim 37, wherein the plurality of vehicles for investment comprises an equity investment in the value of the Internet portal site.

50. The method of claim 39, wherein the plurality of vehicles for investment offered at the incentive award web site comprises at least one equity investment in the value of the business entity offering incentive awards at the incentive award site.

51. The method of claim 37, wherein the plurality of vehicles for investment comprises an equity investment in the value of any entity, said investment being offered by a transacting party at an incentive award web site, the transacting party selected from the group consisting of the business entity, an authorized operator other than the business entity, the owner of the Internet portal site and a business affiliate of the transacting parties.

52. The method of claim 38, wherein a recipient choosing the incentive award further comprises the steps of:

- a. inviting a recipient to choose at least one investment from a plurality of investment vehicles as the incentive award; and
- b. the recipient identifying to the business entity the at least one chosen investment.

53. The method of claim 37, wherein the incentive award gets larger as the value of the quantifiable transaction gets larger.

54. The method of claim 37, wherein the value of the quantifiable transaction comprises the total revenue amount of the transaction.

55. The method of claim 53, wherein a larger incentive award is provided when at least two measures of the transaction are more valuable to the business entity, said measures selected from the group consisting of profitability of the transaction to the business entity, the transaction's total revenue amount and at least one parameter indicative of geographical location related to the transaction.

56. The method of claim 37, wherein the incentive award is in the value of at least one entity in which the business entity can issue instruments of ownership, wherein said instruments are selected from the group consisting of shares, restricted stock, options and warrants, whereby the business entity's issuing said instruments leads to dilution of the unit value of instruments previously issued.

57. The method of claim 56, wherein a ratio between the amount of the incentive award and the value of the quantifiable transaction remains in effect for a predetermined period of time, and wherein a larger incentive award is provided when at least two measures of the transaction are more valuable to the business entity, said measures selected from the group consisting of profitability of the transaction to the business entity, the transaction's total revenue amount and at least one parameter indicative of geographical location related to the transaction.

58. The method of claim 56, wherein a ratio between the amount of the incentive award and the value of the quantifiable transaction applicable during a predefined initial period of operation of the incentive award program is larger than during subsequent periods.

59. The method of claim 58, wherein the cumulative sum of the progressively smaller incentive awards provided over all of the periods of operation of the incentive award program asymptotically approaches a limit that represents the total incentive awards provided for all quantifiable transactions.



60. The method of claim 37, wherein providing further comprises the steps of:

- a. receiving funding to enable operation of the incentive award program;
- b. determining an amount of the incentive award;
- c. crediting said amount into a recipient's account;
- d. furnishing periodic statements of account to the recipient; and
- e. cashing-in the incentive award on behalf of the recipient.

61. The method of claim 60, wherein receiving funding comprises receiving income as a fee from at least one fee-paying party, wherein the fee is selected from the group consisting of a fee paid for rights to conduct transactions in a market, a fee paid for rights to conduct transactions in a geographical area, a fee paid for rights to conduct transactions in a medium of commerce, a fee paid for rights to conduct transactions on the Internet, a fee paid per quantifiable transaction, a periodic maintenance fee and a fee paid to defray operating costs of the incentive award program.

62. The method of claim 61, wherein the at least one fee-paying party is selected from the group consisting of the business entity, any transacting party and any non-transacting party.

63. The method of claim 60, wherein determining an amount of the incentive award, wherein the incentive award is in an investment vehicle in which the business entity cannot issue instruments of ownership that lead to dilution of the unit value of previously issued instruments of ownership in the investment vehicle, further comprises the step of:

- a. apportioning a part of the funding to fund an investment in the chosen investment vehicle on behalf of the recipient and crediting the apportioning to the recipient's account.

64. The method of claim 60, wherein determining an amount of the investment award, wherein the chosen incentive award is in an investment vehicle in which the business entity can issue instruments of ownership that lead to dilution of the unit value of previously issued instruments of ownership in the investment vehicle, further comprises the step of:

- a. determining a number of instruments of ownership in the chosen investment vehicle to be designated to the benefit of the recipient and crediting the number of instruments of ownership to the recipient's account.

65. The method of claim 64, further comprising the step of:

- a. estimating on a predetermined date a monetary value of the instruments of ownership in recipient's account by multiplying the number of instruments of ownership credited to the account by the unit value of the instruments on the predetermined date.

66. The method of claim 65, wherein the instruments of ownership credited to the recipient's account are shares of stock listed on a stock exchange.

67. The method of claim 60, wherein the cashing-in of the incentive award must occur within a predetermined period after the lapse of a period of time, else the incentive award expires worthless.

68. The method of claim 60, wherein the cashing-in of the incentive award, wherein the incentive award is an investment in the value of an entity in which the business entity can issue dilutive instruments of ownership, further comprises the steps of:

- a. issuing instruments of ownership in the value of the entity; and
- b. selling the issued instruments, whereby said selling provides funds in the amount of a monetary value of the incentive award, and whereby said selling leads to dilution of the unit value of previously issued instruments of ownership.

69. The method of claim 68, wherein cashing-in of the incentive award further comprises the steps of:

- a. ascertaining on the date of the cashing-in a value of the investment in the at least one chosen investment vehicle;
- b. transferring the ascertained value to the recipient; and
- c. deducting the ascertained value from a balance in recipient's account .

70. The method of claim 37, wherein the authorized operator's authority comprises selecting the plurality of vehicles for investment offered as an incentive award.

71. The method of claim 70, wherein the plurality of vehicles for investment comprise at least one investment vehicle in which the authorized operator can issue instruments of ownership, said issue leading to dilution of the unit value of previously issued instruments.

72. A computer based method for carrying out an incentive award program by a business entity over a communications network comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties, and at least part of the quantifiable transaction being transacted on a communications network,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program,

wherein the authorized operator has authority to carry out at least in part the incentive award program.

73. The method of claim 72, further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

74. The method of claim 72, wherein the communications network comprises a communication means for conducting at least part of a transaction, wherein the transaction is selected from the group consisting of credit transactions, credit card transactions, debit transactions, debit card transactions, smart card transactions, wire transfer transactions, line of credit transactions, Internet transactions, auctions, reverse auctions and lotteries.

75. The method of claim 74, wherein the communication means for conducting is selected from the group consisting of electronic means, telephonic means, wireless means, general packet radio service means, UMTS means and optical fiber means.

76. The method of claim 75, further comprising the step of the quantifiable transaction being transacted from a web site on the Internet by a transacting party.

77. A computer based method for carrying out an incentive award program by a business entity comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient, and
- d. displaying at least one certifying mark, the mark identifying the incentive award program,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

78. The method of claim 77, further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

79. The method of claim 77, wherein the certifying mark comprises two components, each component having an identifying function, wherein a first component identifies the

business entity as an entity whose quantifiable transactions provide to recipients investments as incentive awards, and wherein a second component uniquely identifies the business entity within a group consisting of the owner of the incentive award program and all authorized operators of the incentive award program.

80. The method of claim 79, wherein the business entity grants a right to use the certifying mark to a transacting party, whereby the mark identifies the transacting party as an entity whose quantifiable transactions provide recipients with incentive awards.

81. A computer based method for carrying out an incentive award program by a business entity through an Internet portal site comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties and being transacted through an Internet portal site,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient, and
- d. displaying on each portal site at least one certifying mark, the mark identifying the incentive award program.

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

82. The method of claim 81, further comprising the step of: the recipient choosing as the incentive award at least one investment chosen from the plurality of vehicles for investment.

83. The method of claim 82, wherein the certifying mark comprises two components, each component having an identifying function, wherein a first component identifies the business entity as an entity whose quantifiable transactions provide to recipients investments as incentive awards, and wherein a second component uniquely identifies the business entity within a group consisting of the owner of the incentive award program and all authorized operators of the incentive award program.

84. The method of claim 83, wherein the second component uniquely identifies incentive award web sites to which the Internal portal site provides exclusive access.

85. The method of claim 84, wherein the business entity grants a right to use the certifying mark to a transacting party who operates at least one incentive award web site, whereby the mark identifies the transacting party as an entity whose quantifiable transactions provide recipients with incentive awards.

86. A computer based method for carrying out an incentive award program by a business entity comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient, and
- d. providing at least one transacting party in the quantifiable transaction a chance to win at least one prize in a lottery as an incentive award, the prize comprising at least one investment chosen from a plurality of vehicles for investment,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

87. The method of claim 86, further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

88. A computer based method for carrying out an incentive award program by a business entity through an Internet portal site comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties and being transacted through an Internet portal site,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient, and
- d. providing at least one transacting party in the quantifiable transaction a chance to win at least one prize in a lottery as an incentive award, the prize comprising at least one investment chosen from a plurality of vehicles for investment.

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

89. The method of claim 88, further comprising the step of: the recipient choosing as the incentive award at least one investment chosen from the plurality of vehicles for investment.

90. The method of claim 86 or 88, wherein the chance to win is in proportion to a value of the quantifiable transaction, the value being determined by the business entity.

91. A computer-executed method for implementing an incentive award program by a business entity comprising a computer processor and a computer memory storage device, said method comprising:

- a. inputting into the storage device logic for providing an incentive award for each of a plurality of quantifiable transactions;
- b. receiving signals representing data descriptive of a quantifiable transaction for which an incentive award is offered;
- c. determining at least one recipient of the incentive award;
- d. transmitting and receiving signals representing data indicative of a chosen incentive award, wherein the incentive award comprises at least one investment chosen from an offered plurality of vehicles for investment;
- e. providing the incentive award; and
- f. cashing-in the incentive award.

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

92. The method of claim 91, wherein the data indicative of a chosen incentive award comprises data indicative of recipient's choosing the incentive award.

93. The method of claim 91, wherein determining at least one recipient comprises analyzing data descriptive of the quantifiable transaction using the logic stored in the storage device.

94. The method of claim 92, wherein transmitting and receiving signals indicative of choosing comprises:

- a. transmitting signals representing notice to at least one recipient of the recipient's eligibility to choose as the incentive award at least one investment from a plurality of vehicles for investment;
- b. furnishing recipient with data indicative of the offered plurality of vehicles for investment;
- c. receiving signals, said signals representing data indicative of recipient's choice of at least one investment from a plurality of investment vehicles as the incentive award;

- d. processing signals representing data descriptive of the recipient's choice using the logic stored in the storage device, said processing providing a result, wherein said result comprises a calculation of an amount of the incentive award;
- e. storing the result in a database in the storage device, wherein said storing causes an account to be created on behalf of the recipient.

95. The method of claim 91, wherein providing the incentive award comprises:

- a. calculating an amount of the award in the chosen investment using the logic stored in the storage device and the stored result,
- b. crediting the amount of the award into the recipient's account;
- c. transmitting signals periodically to the recipient, said signals representing data descriptive of a periodic statement of the recipient's account.

96. The method of claim 91, wherein cashing-in the incentive award comprises,

- a. determining from the stored logic that the investment is not in the value of a business entity in which dilutive instruments of ownership can be issued;
- b. determining from the stored logic and the stored result that a balance in the account is eligible to be disbursed;
- c. conveying to the recipient the monetary value of the balance in the account.

97. The method of claim 91, wherein cashing-in the incentive award comprises using the stored logic, and the stored result:

- a. determining from the stored logic that the investment is in the value of an entity in which instruments of ownership can be issued, said issued instruments leading to dilution of instruments of ownership previously issued;
- b. determining from the stored logic and the stored result that a balance in the account is eligible to be disbursed;
- c. issuing instruments of ownership in the value of the entity in which instruments of ownership can be issued;
- d. selling the issued instruments of ownership;
- e. conveying to the recipient the monetary value of the sold instruments in an amount equal to recipient's balance in the account.

98. An apparatus for carrying out an incentive award program by a business entity, the apparatus comprising:

- a. a computer memory storage device;
- b. a computer processor connected to the storage device;
- c. the storage device storing a program for controlling the processor,
- d. and the processor operative with the program to perform the steps of:
- e. participating in a quantifiable transaction, said transaction having at least two transacting parties,
- f. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- g. providing the chosen incentive award to the recipient.

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein at least one authorized operator is carrying out at least in part the incentive award program.

99. The apparatus of claim 98, the program further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

100. The apparatus of claim 98, wherein participating is selected from the group consisting of: participating only by carrying out the incentive award program and participating not only by carrying out the incentive award program but additionally as a transacting party.

101. The apparatus of claim 98, wherein the transacting party comprises any entity engaging in a quantifiable transaction, the transaction characterized by the business entity providing an incentive award.

102. The apparatus of claim 98, wherein at least two of the transacting parties are recipients, and wherein a total incentive award for the quantifiable transaction is the sum of all incentive awards provided to each recipient in the transaction, the business entity determining the portion of the total award provided to each recipient.

103. The apparatus of claim 98, wherein at least one of the transacting parties pays a fee to the business entity, the transacting party acting as a supplier to a customer and the customer being provided an incentive award by the business entity.

104. The apparatus of claim 103, wherein at least one real estate agent becomes a transacting party by paying a fee to the business entity, and wherein the business entity provides the incentive award to at least one recipient, the at least one recipient being selected from the group consisting of the seller of the property, the buyer of the property, the lessor of the property, the lessee of the property, the real estate agent for the seller, the real estate agent finding the buyer, the real estate agency listing the property, the multiple listing service provider, the real estate agency with which the agent finding the buyer is affiliated, and the real estate agency with which the agent representing the seller is affiliated.



105. The apparatus of claim 98, wherein determining at least one of the transacting parties to be a recipient comprises the business entity choosing which of the transacting parties are to be encouraged to engage in the quantifiable transaction.

106. The apparatus of claim 98, wherein the recipient designates at least one other party to receive at least a part of the recipient's incentive award, said other party comprising any entity.

107. The apparatus of claim 98, wherein the plurality of vehicles for investment comprises any investment vehicle in which the business entity chooses to provide the incentive award.

108. The apparatus of claim 98, wherein the plurality of vehicles for investment is selected from the group consisting of money market funds, bonds, equities, mutual funds, corporate bonds, government bonds, value of entities in which the business entity cannot issue instruments of ownership leading to dilution of the unit value of previously issued shares, options, warrants, restricted stock, shares of common stock, shares of preferred stock, shares of tracking stock, municipal bonds and value of entities in which the business entity can issue instruments of ownership leading to dilution of the unit value of previously issued instruments.

109. The apparatus of claim 98, wherein the plurality of vehicles for investment comprises equity in the value of the business entity, and wherein the equity investment is in the form of shares of stock, and wherein the value is the market capitalization of said business entity, that is the sum calculated by multiplying the value of said share of stock as listed on a stock exchange by the number of the shares outstanding.

110. The apparatus of claim 98, wherein the plurality of vehicles for investment comprises a set of investments having a range in degree of speculative risk from a minimal degree to a maximal degree, wherein the minimal degree of speculative risk comprises a safe investment in which the amount of the incentive award is not at risk; and wherein the maximal degree of speculative risk comprises a high risk investment with potential for substantial gain.

111. The apparatus of claim 99, wherein a recipient choosing the incentive award further comprises the steps of:

- a. inviting a recipient to choose at least one investment from a plurality of investment vehicles as the incentive award; and
- b. the recipient identifying to the business entity the at least one investment chosen as the incentive award.

112. The apparatus of claim 98, wherein the incentive award gets larger as the value of the quantifiable transaction gets larger.

113. The apparatus of claim 98, wherein the value of the quantifiable transaction comprises the total revenue amount of the transaction.

114. The apparatus of claim 98, wherein a larger incentive award is provided when at least two measures of the transaction are more valuable to the business entity, said measures selected from the group consisting of profitability of the transaction to the business entity, the transaction's total revenue amount and at least one parameter indicative of geographical location related to the transaction.

115. The apparatus of claim 98, wherein the incentive award is in the value of at least one entity in which the business entity can issue instruments of ownership, wherein said instruments are selected from the group consisting of shares, restricted stock, options and warrants, whereby the business entity's issue of said instruments leads to dilution of the unit value of previously issued instruments.

116. The apparatus of claim 115, wherein the amount of the incentive award is based upon the value of the transaction for which the award is granted, said transaction occurring within a predefined period, relative to the total value of all transactions for which incentive awards were awarded during the predefined period.

117. The apparatus of claim 115, wherein a ratio between the value of the incentive award and the value of the quantifiable transaction remains in effect for a predefined period of time, and wherein a larger incentive award is provided when at least two measures of the transaction are more valuable to the business entity, said measures selected from the group consisting of profitability of the transaction to the business entity, the transaction's total revenue amount and at least one parameter indicative of geographical location related to the transaction.

118. The apparatus of claim 115, wherein a ratio between the amount of the incentive award and the value of the quantifiable transaction applicable during a predefined initial period of operation of the incentive award program is larger than during subsequent periods.

119. The apparatus of claim 115, wherein a sum of progressively smaller incentive awards provided over all of the periods of operation of the incentive award program

asymptotically approaches a limit that represents the total incentive awards provided for all quantifiable transactions.

120. The apparatus of claim 98, wherein the step of providing further comprises the steps of:

- a. receiving funding to enable operation of the incentive award program;
- b. determining an amount of the incentive award;
- c. crediting said amount into a recipient's account;
- d. furnishing periodic statements of account to the recipient; and
- e. cashing-in the incentive award on behalf of the recipient.

121. The apparatus of claim 120, wherein receiving funding comprises receiving income as a fee from at least one fee-paying party, wherein the fee is selected from the group consisting of a fee paid for rights to conduct transactions in a market, a fee paid for rights to conduct transactions in a geographical area, a fee paid for rights to conduct transactions in a medium of commerce, a fee paid for rights to conduct transactions on the Internet, a fee paid per quantifiable transaction, a periodic maintenance fee and a fee paid to defray operating costs of the incentive award program.

122. The apparatus of claim 121, wherein the at least one fee-paying party is selected from the group consisting of the business entity, any transacting party and any non-transacting party.

123. The apparatus of claim 120, wherein determining an amount of the incentive award, wherein the incentive award is in an investment vehicle in which the business entity cannot issue instruments of ownership that lead to dilution of the unit value of previously issued instruments, further comprises the step of:

- a. apportioning a part of the funding to fund an investment in the chosen investment vehicle on behalf of the recipient and crediting the apportioning to the recipient's account.

124. The apparatus of claim 120, wherein determining an amount of the incentive award, wherein the incentive award is in an investment vehicle in which the business entity can issue instruments of ownership that lead to dilution of the unit value of previously issued instruments of ownership in the investment vehicle, further comprises the step of:

- a. determining a number of instruments of ownership in the chosen investment vehicle to be issued on behalf of the recipient and crediting them to the recipient's account.

125. The apparatus of claim 124, further comprising the step of:

- a. estimating on a predetermined date a monetary value of recipient's account by multiplying the number of instruments of ownership credited to the account by the unit value of said instruments on the predetermined date.

126. The apparatus of claim 125, wherein the instruments of ownership credited to the account are shares of stock listed on a stock exchange.

127. The apparatus of claim 120, wherein the cashing-in of the incentive award must occur within a predetermined period after the lapse of a period of time, else the incentive award expires worthless.

128. The apparatus of claim 127, wherein the recipient selects the cashing-in date within the predetermined period.

129. The apparatus of claim 127, wherein the business entity selects the cashing-in date within the predetermined period.

130. The apparatus of claim 120, wherein the cashing-in of the incentive award, wherein the incentive award is an investment in the value of an entity in which the business entity can issue dilutive instruments of ownership, further comprises the steps of:

- a. issuing said instruments in the value of the entity in which the business entity can issue instruments of ownership; and
- b. selling the issued instruments, whereby said selling provides funds in the amount of a monetary value of the incentive award, and whereby said selling leads to dilution of the unit value of previously issued instruments of ownership.

131. The apparatus of claim 130, wherein cashing-in of the incentive award further comprises the steps of:

- a. ascertaining on the date of the cashing-in a value of the investment in the chosen investment vehicle; and
- b. transferring the ascertained value to the recipient and deducting the ascertained value from the balance in recipient's account.

132. The apparatus of claim 98, wherein the authorized operator's authority comprises selecting the plurality of vehicles for investment offered as an incentive award.

133. The apparatus of claim 132, wherein the plurality of vehicles for investment comprise at least one investment vehicle in which the authorized operator can issue instruments of ownership, said issue leading to dilution of the unit value of previously issued instruments.

134. An apparatus for carrying out an incentive award program by a business entity, through an Internet portal site, the apparatus comprising:

- a. a computer memory storage device;
- b. a computer processor operated by the business entity and connected to the storage device;
- c. the storage device storing a program for controlling the processor,
- d. and the processor operative with the program to perform the steps of:
- e. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties and being transacted through an Internet portal site,
- f. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- g. providing the chosen incentive award to the recipient.

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

135. The apparatus of claim 134, the program further comprising the step of: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

136. The apparatus of claim 134, wherein the quantifiable transaction is transacted from an incentive award web site on the Internet and wherein the Internet portal site provides exclusive access to the incentive award web sites.

137. The apparatus of claim 134, further comprising the step of:

- a. an authorized operator operating at least one incentive award web site.

138. The apparatus of claim 136, wherein the authorized operator's authority comprises selecting the plurality of vehicles for investment offered as an incentive award.

139. The apparatus of claim 138, wherein the plurality of vehicles for investment comprise at least one investment vehicle in which the authorized operator can issue instruments of ownership, said issue leading to dilution of the unit value of previously issued instruments.

140. An apparatus for carrying out an incentive award program by a business entity over a communications network comprising the steps of:

- a. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties, and at least part of the quantifiable transaction on being transacted on a communications network,
- b. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- c. providing the chosen incentive award to the recipient.

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program, and

wherein the communications network comprises a communication means for conducting a transaction, wherein the transaction is selected from the group consisting of credit transactions, credit card transactions, debit transactions, debit card transactions, smart card transactions, wire transfer transactions, line of credit transactions, Internet transactions, auctions, reverse auctions and lotteries.

141. The apparatus of claim 140, the program further comprising: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

142. The apparatus of claim 140, wherein the communication means for conducting is selected from the group consisting of electronic means, telephonic means, wireless means, general packet radio service means, UMTS means and optical fiber means.

143. The apparatus of claim 142, further comprising the step of the quantifiable transaction being transacted from a web site on the Internet by a transacting party.

144. An apparatus for carrying out an incentive award program by a business entity, the apparatus comprising:

- a. a computer memory storage device;
- b. a computer processor operated by the business entity and connected to the storage device;
- c. the storage device storing a program for controlling the processor,
- d. and the processor operative with the program to perform the steps of:
- e. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties,
- f. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- g. providing the chosen incentive award to the recipient,

- h. displaying at least one certifying mark, the mark identifying the incentive award program,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

145. The apparatus of claim 144, the program further comprising: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

146. An apparatus for carrying out an incentive award program by a business entity, the apparatus comprising:

- a. a computer memory storage device;
- b. a computer processor operated by the business entity and connected to the storage device;
- c. the storage device storing a program for controlling the processor,
- d. and the processor operative with the program to perform the steps of:
- e. participating in a quantifiable transaction, the quantifiable transaction having at least two transacting parties,
- f. determining at least one of the transacting parties to be a recipient of an incentive award offered by the business entity, the incentive award comprising at least one investment chosen from a plurality of vehicles for investment,
- g. providing the chosen incentive award to the recipient,
- h. providing at least one transacting party in the quantifiable transaction a chance to win at least one prize in a lottery as an incentive award, the prize comprising at least one investment chosen from a plurality of vehicles for investment,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

147. The apparatus of claim 146, the program further comprising the step: the recipient choosing as the incentive award at least one investment from the plurality of vehicles for investment.

148. An apparatus for implementing an incentive award program carried out by a business entity, the apparatus comprising:

- a. a computer memory storage device;
- b. a computer processor operated by the business entity and connected to the storage device;
- c. the storage device storing a program for controlling the processor,

- d. and the processor operative with the program to perform the steps of:
- e. inputting into the storage device logic comprising terms and conditions for providing an incentive award for each of a plurality of quantifiable transactions;
- f. receiving signals representing data descriptive of a quantifiable transaction for which an incentive award is offered;
- g. determining at least one recipient of the incentive award;
- h. transmitting and receiving signals representing data indicative of a chosen incentive award, wherein the incentive award comprises at least one investment chosen from an offered plurality of vehicles for investment;
- i. providing the incentive award; and
- j. cashing-in the incentive award,

wherein the business entity is selected from the group consisting of the owner of the incentive award program and an authorized operator of the incentive award program, wherein the authorized operator has authority to carry out at least in part the incentive award program.

149. The apparatus of claim 148, wherein the data indicative of a chosen incentive award comprises data indicative of recipient's choosing the incentive award.